

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Paterson (Passaic County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$654	\$172	\$199
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$670	\$121	\$172
American European Ins Co (Rutgers Group) (5)	\$578	N/A	\$339
American Fire & Casualty Co (Ohio Casualty Group)	\$726	N/A	\$305
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$789	\$183	\$244
Amica Mutual Ins Co (1)	\$781-\$983	\$129-\$164	\$204-\$258
Armed Forces Ins Exchange (3)	\$495	N/A	\$127
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$826-\$1,229	\$102	\$195
Bay State Ins Co (Andover Group)	\$759	\$150	\$212
Camden Fire Ins Assoc (OneBeacon Group)	\$469-\$616	\$143-\$194	\$194-\$236
Castlepoint Ins Co (Tower Group)	\$585-\$694	\$181-\$208	\$258-\$291
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,512	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$604	N/A	\$143
Cumberland Mutual Fire Ins Co	\$631-\$793	\$193	\$247
Electric Ins Co (3)	\$536-\$1,765	\$96	\$89
Empire Fire & Marine Ins Co	\$312-\$409	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$584-\$718	\$177-\$220	\$191-\$238
Encompass P&C Ins Co of NJ (Encompass Group)	\$481-\$1,181	\$151-\$411	\$162-\$435
Excelsior Ins Co	\$611	\$156	\$212
Farm Family Casualty Ins Co (3)	\$708	\$121	\$210
Farmers Ins Co of Flemington	\$697	\$205	\$260
Farmers Mutual Fire Ins Co of Salem Cty	\$923	\$148	\$282
Federal Ins Co (Chubb Group)	\$981	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$341	\$108	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$510	\$118	\$153
Fitchburg Mutual Ins Co	\$771	\$116	\$217
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$535-\$624	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$533-\$769	\$100-\$149	\$174-\$201
Great Northern Ins Co (Chubb Group) (2)	\$1,512	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$926	\$129	\$169
Harleysville Ins Co of NJ	\$777-\$910	\$181-\$211	\$187-\$215
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$854	\$114	\$160
High Point Preferred Ins Co	\$620	\$125	\$137
Homesite Ins Co	\$789	\$183	\$244
IDS Property Casualty Ins Co	\$982	\$134	\$185
Liberty Mutual Fire Ins Co	\$601-\$2,233	\$129	\$173
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$743	\$122	\$156
Mercer Ins Co of NJ Inc	\$588-\$791	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$770	\$222	\$225
Merchants Preferred Ins Co (Merchants Group)	\$578	N/A	\$339
Merrimack Mut Fire Ins Co (Andover Group)	\$812-\$1,137	\$157	\$218
Metropolitan Group Property & Casualty Ins Co	\$1,007	\$111	\$162
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$859	\$61	\$109
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$1,019	\$71	\$128
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,071	\$156	\$230
Pacific Indemnity Co (Chubb Group)	\$981	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$469-\$616	\$143-\$194	\$194-\$236
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$705	\$153	\$188
Preserver Ins Co (Tower Group) (5)	\$532	\$142	\$123
Proformance Ins Co	\$674	N/A	\$191
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$846	\$96	\$159
Providence Mutual Fire Ins Co	\$479-\$777	\$161	\$170
Public Service Mutual Ins Co	\$407	\$118	\$114
Quincy Mutual Fire Ins Co	\$577-\$716	\$128	\$166
Rutgers Cas Ins Co (Rutgers Group)	\$405-\$534	\$122-\$155	\$107-\$137
Selective Ins Co of Amer (Selective Group)	\$660	\$135	\$178
Selective Way Ins Co (Selective Group)	\$557	N/A	\$178
State Farm Fire and Casualty Co	\$874	\$121	\$191
Tokio Marine & Nichido Fire Ins Co Ltd	\$880	\$158	\$319
Tower Ins Co of NY (Tower Group)	\$585	N/A	\$259
Tower National Ins Co (Tower Group)	\$585-\$694	\$181-\$208	\$258-\$291
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$509	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$398-\$461	N/A	\$116-\$153
USAA Casualty Ins Co (USAA Group) (1) (3)	\$411-\$476	N/A	\$116-\$153
Vigilant Ins Co (Chubb Group) (2)	\$1,325	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$871	N/A	\$281

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